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**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (canceled)

Claim 2 (previously presented): A method of managing a credit, comprising the steps of:

- (a) establishing a stored credit on behalf of a consumer, corresponding to an amount advanced by the consumer;
- (b) setting parameters for repayment of amounts borrowed from the stored credit, wherein the parameters for repayment include parameters for at least one of a payment of interest and a payment of late fees, the parameters being set by the consumer;
- (c) obtaining a financial card, for providing access by the consumer to the stored credit;
- (d) causing a first amount to be debited from the stored credit, as a result of a financial transaction using the financial card, resulting in a remaining credit; and

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(e) after step (d), paying, by the consumer, of at least one of interest and late fees on the first amount, in accordance with the parameters set in step (b), wherein the at least one of interest and a late fee is added to the remaining credit to form a new stored credit available to the consumer.

Claim 3 (previously presented): The method of claim 2, further comprising the step of:

(f) after step (d) and before step (e), sending a statement to the consumer for at least one of the first amount, interest or a late fee, in accordance with the parameters set in step (b).

Claim 4 (previously presented): The method of claim 3, wherein, the parameters set in step (b) specify billing the consumer for at least one of interest and a late fee only if the first amount is not paid in full prior to a deadline set by the parameters.

Claim 5 (previously presented): The method of claim 2, wherein, the parameters set in step (b) permit the consumer to set the maximum amount the stored credit can be debited by the first amount and subsequent amounts.

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Claim 6 (previously presented): The method of claim 2, wherein, the parameters set in step (b) permit the consumer to set an interest rate charged on at least the first amount.

Claim 7 (previously presented): The method of claim 2, wherein, the parameters set in step (b) permit the consumer to set a monthly minimum payment for repaying at least the first amount.

Claim 8 (previously presented): The method of claim 7, wherein, the parameters set in step (b) permit the consumer to set the monthly minimum payment as a percentage of the funds owed.

Claim 9 (previously presented): The method of claim 2, wherein the first amount is debited from the stored credit in step (d) as the result of a purchase made using the financial card in a retail establishment.

Claim 10 (previously presented): The method of claim 2, wherein the paying in step (e) further includes repaying at least a portion of the first amount, and wherein the at least a portion of the first amount is additionally added to the remaining credit to form the new stored credit.

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Claim 11 (previously presented): The method of claim 2, wherein the stored credit is a savings account in a bank, the savings account being managed in accordance with the parameters set in step (b), the bank providing the financial card to the consumer.

Claim 12 (previously presented): The method of claim 2, wherein the stored credit is stored in a savings account in a bank, the savings account being managed in accordance with the parameters set in step (b), the bank providing the financial card and statement to the consumer.

Claim 13 (previously presented): The method of claim 3, further comprising the step of:

(g) debiting a second amount from the remaining credit, using the financial card.

Claim 14 (previously presented): The method of claim 2, further comprising the step of:

(h) debiting a finance charge from the stored credit if the parameters set in (b) are not met.

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Claim 15 (previously presented): A method of managing a credit, comprising the steps of:

(a) establishing a stored credit in a financial institution on behalf of a consumer, corresponding to an amount advanced by the consumer;

(b) setting parameters for repayment of amounts borrowed from the stored credit, wherein the parameters for repayment include parameters for at least one of the payment of interest and the payment of late fees, the parameters being set by the consumer;

(c) issuing a financial card, for providing access by the consumer to the stored credit;

(d) debiting a first amount from the stored credit as the result of a financial transaction using the financial card, resulting in a remaining credit;

(e) after step (d), crediting to the remaining credit, at least one of interest and late fees on the first amount, paid by the consumer, which said at least one of interest and late fees accrued in accordance with the parameters set in step (b), wherein the at least one of interest and a late fee is

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added to the remaining credit to form a new stored credit  
available to the consumer.

Claim 16 (canceled)

Claim 17 (previously presented): The method of claim 15,  
further comprising the step of:

(f) after step (d) and before step (e), sending a statement to  
the consumer for at least one of the first amount, interest or  
a late fee, in accordance with the parameters set in step (b).

Claim 18 (previously presented): The method of claim 17,  
wherein, the parameters set in step (b) specify billing the  
consumer for at least one of interest and a late fee only if  
the first amount is not paid in full prior to a deadline set  
by the parameters.

Claim 19 (previously presented): The method of claim 15,  
further comprising the step of:

(h) debiting a finance charge from the stored credit if the  
parameters set in (b) are not met.

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Claim 20 (previously presented): The method of claim 15, the parameters set in step (b) permit the consumer to set an interest rate charged on at least the first amount.

Claim 21 (previously presented): The method of claim 15, wherein the crediting in step (e) further includes crediting at least a portion of the first amount repaid by the consumer, and wherein the at least a portion of the first amount paid by the consumer is additionally added to the remaining credit to form the new stored credit.

Claim 22 (previously presented): A financial institution managing savings, comprising:

a record of a credit stored by a consumer at the financial institution;

a debit card affiliated with the financial institution, use of which provides the consumer with access to said stored credit; and

a billing system for managing said stored credit according to parameters set by the consumer, wherein said billing system debits said stored credit in accordance with purchases made using said debit card;

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said billing system generating a statement detailing said debits to said stored credit and any interest or late fees due in accordance with said parameters, said billing system further debiting an amount of said debits from the record of the stored credit and crediting said stored credit in the amount of any repayments of debits, payments of late fees and payments of interest made by the consumer; and

the financial institution transmitting said statement to the consumer.